



PATENT
Attorney Docket No. 52493.000251

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PTO/SB/08A (08-00)

Approved for use through 10/31/2002. OMB 0651-0031

U.S. Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE

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Substitute for form 1449A/PTO				<i>Complete if Known</i>	
INFORMATION DISCLOSURE STATEMENT BY APPLICANT				Application Number	10/083,250
				Filing Date	February 27, 2002
				First Named Inventor	Geoffrey STIFF et al.
				Group Art Unit	2164
				Examiner Name	To Be Assigned
Sheet	1	of	1	Attorney Docket Number	52493.000251

U.S. PATENT DOCUMENTS					
Examiner Initials *	Cite No. ¹	U.S. Patent Document		Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY
		Number	Kind Code ² (if known)		
/JS/	U1	6275807		Schirripa	08-14-2001
/JS/	U2	20020184129		Arena et al.	12-05-2002
/JS/	U3	20020198802		Koresko, V	12-26-2002
/JS/	U4	20030088430		Ruark	05-08-2003

FOREIGN PATENT DOCUMENTS					
Examiner Initials *	Cite No. ¹	Foreign Patent Document		Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY
		Office ³	Number ⁴		
	F1				T ₆

OTHER PRIOR ART – NON PATENT LITERATURE DOCUMENTS					
Examiner Initials *	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.			
/JS/	P1	International Search Report dated May 4, 2004 for Application No. PCT/US03/05696			
/JS/	P2	BROWN et al., Joint life annuities and annuity demand by married couples. Journal of Risk and Insurance, 67, 4, 527, Dec. 2000			
/JS/	P3	Financial Services Report, Vol. 7, No. 10, May 9, 1990, Planco provides marketing services include colonial penn's popular annuity			

Examiner Signature	/Jamie Swartz/	Date Considered	08/30/2007
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EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹ Unique citation designation number. ² Applicant is to place a check mark here if English language Translation is attached.

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INFORMATION DISCLOSURE STATEMENT BY APPLICANT

Sheet

1

of

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Complete if Known	
Application Number	10/083,250
Filing Date	February 27, 2002
First Named Inventor	Geoffrey STIFF et al.
Group Art Unit	3624
Examiner Name	Charles R. Kyle
Attorney Docket Number	52493.000251

U.S. PATENT DOCUMENTS						
Examiner Initials *	Cite No. ¹	U.S. Patent Document		Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number	Kind Code ² (if known)			
	U1					
	U2					
	U3					
	U4					

FOREIGN PATENT DOCUMENTS								
Examiner Initials *	Cite No. ¹	Foreign Patent Document			Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T ₆
		Office ³	Number ⁴	Kind Code ⁵ (if known)				
	F1							

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/JS/	P1	New York Life Unveils Lifetime Income Product Featuring Liquidity, Inflation Protection, and Legacy Options, New York Life, 3 pages, http://www.newyorklife.com/cda/0,3254,12346,00.html				
/JS/	P2	New York Life Introduces Lifestages ® Elite Variable Annuity, New York Life, October 1, 2003, 3 pages, http://www.newyorklife.com/cda/0,3254,12212,00.html				
	P3					

Examiner Signature	/Jamie Swartz/	Date Considered	08/30/2007
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PTO/SB/08B (08/03) (modified)

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<p>Substitute for form 1449A/PTO</p> <p style="text-align: center;">INFORMATION DISCLOSURE STATEMENT BY APPLICANT</p> <p>(use as many sheets as necessary)</p>	Application Number	10/083,250
	Filing Date	February 27, 2002
	First Named Inventor	Geoffrey STIFF, et al.
	Art Unit	3694
	Examiner Name	Matthew C. Osborne
	Attorney Docket Number	52493.000251
Sheet	1 of 2	

U.S. PATENT DOCUMENTS

EXAMINER SIGNATURE	/Jamie Swartz/	DATE CONSIDERED	08/30/2007
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INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(use as many sheets as necessary)

Sheet **2 of 2**

Application Number	10/083,250
Filing Date	February 27, 2002
First Named Inventor	Geoffrey STIFF, et al.
Art Unit	3694
Examiner Name	Matthew C. Osborne
Attorney Docket Number	52493.000251

OTHER DOCUMENTS - NON-PATENT LITERATURE DOCUMENTS

Examiner Initials	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published	TRANSLATION	
			YES	NO
	11.	"New Variable Annuity Features Provide Value, but at a Cost", Located at http://www.insure.com/life/annuity/newerfeatures.html . <i>not disclosed, not considered</i>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
	12.	"Getting out of Your Annuity", by M. Cybulski, located at http://www.insure.com/life/annuity/basics.html . <i>applicant did not disclose copies, not considered</i>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
	13.	"The Ups and Downs of Immediate Variable Annuities" by M. Cybulski, located at http://www.insure.com/life/annuity/getout.html . <i>applicant did not disclose copies, not considered</i>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
	14.	"The Basics of Annuities", by M. Cybulski, located at http://www.insure.com/life/annuity/immediate.html . <i>applicant did not disclose copies, not considered</i>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
IJS/	15.	International Search Report dated May 4, 2004 for Application No. PCT/US03/05696.	<input type="checkbox"/>	<input checked="" type="checkbox"/>
IJS/	16.	Brown, et al., "Joint Life Annuities and Annuity Demand by Married Couples", Journal of Risk and Insurance, 67, 4, 527, Dec. 2000.	<input type="checkbox"/>	<input checked="" type="checkbox"/>
IJS/	17.	Financial Services Report, Vol. 7, No. 10, May 9, 1990, Planco provides marketing services include colonial penn's popular annuity.	<input type="checkbox"/>	<input checked="" type="checkbox"/>
			<input type="checkbox"/>	<input checked="" type="checkbox"/>
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/Jamie Swartz/

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		Number	Kind Code ² (if known)			
/JS/	U1	5,878,405		Grant et al.	03-02-1999	
/JS/	U2	5,933,815		Golden	08-03-1999	
/JS/	U3	6,012,043		Albright et al.	01-04-2000	
/JS/	U4	6,064,986		Edelman	05-16-2000	
	U5					
	U6					

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		Office ³	Number ⁴	Kind Code ⁵ (if known)	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	F1				

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/JS/	P1	Copy of "Notification of Transmittal of the International Search Report or the Declaration" from International Application No. PCT/US02/16471 mailed December 10, 2002			
	P2				
	P3				
	P4				

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JUN 23 2004

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SEARCH

ELECTRONIC INFORMATION DISCLOSURE STATEMENT

Electronic Version v18

Stylesheet Version v18.0

Title of
Invention

SYSTEM AND METHOD FOR GUARANTEEING MINIMUM
PERIODIC RETIREMENT INCOME PAYMENTS USING AN
ADJUSTMENT ACCOUNT

Application Number: 10/083250



Confirmation Number: 2570

First Named Applicant: Geoffrey STIFF et

Attorney Docket Number:

Search string: (6636834).pn.

US Patent Documents

Note: Applicant is not required to submit a paper copy of cited US Patent Documents

init	Cite.No.	Patent No.	Date	Patentee	Kind	Class	Subclass
/JS/	1	6636834	2003-10-21	Schirripa			

Signature

Examiner Name	Date
/Jamie Swartz/	08/30/2007